

2009-10 Development Academy Insurance: Filing Instructions



In order to make the U.S. Soccer Secondary Insurance policy and filing process easier to understand and execute, direct all insurance questions to your Team Administrator. The new insurance policy is effective as of 9/1/09. Please familiarize yourself with these instructions.

Pre Injury: What to know and how to be prepared before an injury occurs



- U.S. Soccer requires the athlete to use their insurance or their parent's insurance as primary coverage. The insurance provided by U.S. Soccer is only to be used as secondary coverage.
- The team manager should make copies of the HSR Claim Form. Having claim forms on hand when an injury occurs at the field will make the filing process move quickly.
 - Families should provide copies of completed claim forms to each hospital or health care provider they use.
 - Claim forms must be validated and signed by Melissa Biniewicz at U.S. Soccer before providing completed claim forms to each hospital or health care provider. Fax the incomplete claim form to 312-808-1301 for authorized signature. Please include a cover sheet.
 - Melissa Biniewicz will then send the signed claim form back to the injured party. It is important to include the best way to return the signed claim form (fax, email or regular mail).
- Read the StarNet Insurance Blanket Accident Policy
- Important policy notes from the StarNet Insurance Blanket Accident Policy:
 - StarNet will pay benefits for an accident which occurs while an insured person is:
 - 1) Attending or participating in a supervised or sponsored activity authorized by the U.S. Soccer Development Academy, or
 - 2) Attending a U.S. Soccer Development Academy function.
 - To receive benefits, the insured person must be:
 - 1) On U.S. Soccer Development Academy authorized premises during its normal hours,
 - 2) During scheduled functions, or
 - 3) During periods if the insured is attending or participating in a supervised and sponsored activity.
 - The insured is responsible for a deductible of \$250.
 - Benefits are payable up to 104 weeks after the accident that caused the injury occurred. Benefits will only be covered if the injury is claimed within 48 hours of the accident.
 - This policy covers up to \$25,000 in expenses per accident.





- All bills presented for payment are sent directly to the health care provider or hospital.
- **ALL CLAIMS MUST BE FILED WITHIN 48 HOURS OF THE INJURY**

When an injury occurs:

1. Seek medical attention.
2. File with your primary insurance *before* filing with U.S. Soccer insurance.
3. Follow the instructions below to find a doctor in-network: **(It is mandatory to use a doctor in the HSR network.)**
 - a. Log onto www.multiplan.com
 - b. Click on “Search for a doctor or facility” 
 - c. **Identify the network logo**
Select this logo: 
 - d. Next Page is: **Choose a provider type**
Select either **Doctor** or **Facility**
 - e. Next Page is: **Enter Search criteria**
From this page you will have many options.
For example, Orthopedic Doctors can be found under “Surgery”
4. To file the secondary insurance claim, fax the signed and validated HSR Claim form to:

Health Special Risks Inc.
4100 Medical Parkway
Carrollton, TX 75007
FAX: 972-492-4946
Phone: 800-328-1114 option 1
Contact Claims Department

- Provide a copy of the completed claim form to the hospital and/or each Health Care Provider you use.
- Keep all original forms. Only send duplicate forms to HSR.

After filing a claim, you can expect:

- HSR to send the “Proof of Loss” forms within 15 days to the injured party. These forms confirm the claims were received. Additional questions may be asked.
- HSR will start to pay benefits to the billing party after receiving completed claims.

Attention Team Administrators: If the above steps are followed, HSR will bill the hospital or the health care provider. If a player should receive additional medical bills, please fax these bills to the HSR Claims Department at 972-492-4946. Please contact Melissa Biniewicz with any questions at 312-528-1228 or mbiniewicz@ussoccer.org.

